



Terms and Conditions of Atlantic Stewardship Bank's Business Debit Card Rewards Program

Important information about this agreement:

- This document details the Atlantic Stewardship Bank Business Debit Card Rewards Program and is an agreement between you and Atlantic Stewardship Bank.
- We may make changes to the program and the terms of this agreement at any time.
- We will provide you with thirty days' notice in writing, should there be any changes to this program.
- Enrollment in the Business Debit Card Reward Program is not automatic. Authorized signers must enroll the cards.
- Rewards are not calculated on previous transactions that are posted to your account before enrollment.

How do I earn rewards?

- Qualifications – 10 or more point of sale purchases in a monthly qualification cycle.**
- * If you have met your qualifications for the monthly qualification cycle, you will receive 0.25% cash back on signature based debit card purchases that post and clear your account during the monthly qualification cycle.**

What are qualifying purchases?

- Purchases completed with your signature in a store or an online vendor

What transactions do not qualify?

- ATM transactions
- Purchases completed with your pin number
- Point of sale returns

Does it matter where or how I make my purchases?

- Yes, it will matter how your purchases are made. Purchases that are completed with a pin number will not be counted toward the ten qualifying transactions.

Is there any limit to the amount of cash back I can receive?

- No, the Business Debit Card Rewards Program is not capped according to the dollar amount of purchases.

How do I know how much I have earned in rewards?

- If you qualified to earn rewards during the monthly qualification cycle, the cash back will automatically post to your checking account at the end of the month.

** The monthly qualification cycle begins the first business day of the month and ends on the last business day of the month. A business day is defined as Monday through Friday, and excludes weekends and Federal Reserve Bank holidays. There are no exceptions to the monthly qualification period. The Reward requirements start over at the beginning of each monthly qualification cycle and are not carried forward to the next statement cycle.

By signing this agreement below, you agree to the Terms and Conditions of Atlantic Stewardship Bank's Business Debit Card Rewards Program

Business Name _____

Signature _____ Date _____

Please print this form and mail it to: **Atlantic Stewardship Bank, ATTN: Operations Department, 630 Godwin Ave., Midland Park, NJ, 07432**, or bring to your nearest ASB Branch for processing.

Operations Use Only:

Account Number _____

Debit Card Number _____

Scanned to FDM _____